

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jeffrey L. Spiker**  
**Cristi L. Spiker**  
Debtor(s)

Bankruptcy Case No.: 12-24840-GLT  
Issued Per 3/9/2017 Proceeding  
Chapter: 13  
Docket No.: 151 - 144  
Concil. Conf.: March 9, 2017 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 12, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Mar. 9, 2017 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: A Fee Application is needed if any fee (including retainer) exceeds \$4,700.00 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: March 9, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Imaged Certificate of Notice Page 4 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Jeffrey L. Spiker  
Cristi L. Spiker  
DebtorsCase No. 12-24840-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
Form ID: 149Page 1 of 3  
Total Noticed: 78

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db/jdb  
cr +Jeffrey L. Spiker, Cristi L. Spiker, 315 Nicholas Drive, Uniontown, PA 15401-3991  
AmeriCredit Financial Services, Inc. dba GM Financ, P.O. Box 99605,  
Arlington, TX 76096-9605

cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Chase Records Ctr. Attn: Corr. Mail,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

13488054 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., PO Box 183853,  
Arlington TX 76096)

13480069 Advance Me Today, P.O. Box 1823, Pauls Avenue, Kingstown, St. Vincent 1823  
13480070 +Advancemetoday.com, P.O. Box 1124-1007, New York, NY 10102-0001  
13480073 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291  
13480077 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, c/o TSYS Total Debt Management, P.O. Box 5155,  
Norcross, GA 30091)

13554571 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
13480079 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
13480080 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept., 3415 Vision Dr. Mail Code: Oh4-7133,  
Columbus, OH 43219-6009

13480081 +Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500  
13480083 Credit Protection Association, P.O. Box 802068, Dallas, TX 75380-2068  
13480088 +FNB Consumer Discount Company, 45 West Main Street, P.O. Box 2045,  
Uniontown, PA 15401-1645

13495331 +FNB Consumer Discount Company/Reese's, 45 West Main Street, P.O. Box 2045,  
Uniontown, PA 15401-1645

13480084 Fashion Bug, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
13480085 +Fayette Anesthesia Providers, P.O. Box 464, Rutherford, NJ 07070-0471  
13480086 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
13480087 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
13480089 +GM Financial, Bankruptcy Department, P.O. Box 183853, Arlington, TX 76096-3853  
13480092 +HSBC Card Services, Attn: Bankruptcy, P.O. Box 5213, Carol Stream, IL 60197-5213  
13485047 +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
13480091 Hollywood Entertainment Corporation, P.O. Box 6789, Wilsonville, OR 97070  
13523954 +JPMorgan Chase, c/o Jamie Dimon, CEO, 270 Park Ave, New York, NY 10017-2014  
13551016 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009  
13480106 +Justin J. Sheba, D.O., 150 Wayland Smith Drive--Suite A, Uniontown, PA 15401-2677  
13480094 +Kaiser Dental, 102 Bute Road, Uniontown, PA 15401-5544  
13480095 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680  
13480096 Lane Bryant, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125  
13480097 +Laurel Highlands SD c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741  
13480100 +Morgantown Endodontics, 2401 Cranberry Square, Morgantown, WV 26508-9209  
13480102 Orchard Bank, HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622  
13480103 Palisades Acquisition, LLC, P.O. Box 105507, Atlanta, GA 30348-5507  
13480104 Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988  
13480105 #+Redstone Rehabilitation Group, 113 Thornton Road, Brownsville, PA 15417-9607  
13480111 STAT MedEvac, P.O. Box 223016, Pittsburgh, PA 15251-2016  
13480107 Smith Chiropractic Clinic, 645 Morgantown Street, Uniontown, PA 15401  
13480108 +South Union Township c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741  
13495332 +Sterling Jewelers, Inc., d/b/a Kay Jewelers, P.O. Box 93784, Cleveland, OH 44101-5784  
13480112 +Target National Bank, c/o Target Credit Services, P.O. Box 1581,  
Minneapolis, MN 55440-1581

13594264 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448  
13480116 US Department of Education, P.O. Box 5609, Greenville, TX 75403-5609  
13480113 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596  
13480114 +United Cash Loans, 3531 P Street NW, P.O. Box 111, Miami, OK 74355-0111  
13480117 +Verizon, Attn: Bankruptcy, 3900 Washington Street, Wilmington, DE 19802-2125  
13480118 Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397  
13480119 +West Bay Acquisitions, LLC, P.O. Box 8009, Cranston, RI 02920-0009  
13586825 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Mar 10 2017 01:28:23  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605

13480071 +E-mail/Text: EBNProcessing@afni.com Mar 10 2017 01:36:53 AFNI, Attn: Bankruptcy,  
P.O. Box 3097, Bloomington, IL 61702-3097

13480072 E-mail/Text: ally@ebn.phinsolutions.com Mar 10 2017 01:36:16 Ally Financial,  
P.O. Box 130424, Roseville, MN 55113-0004

13499008 +E-mail/Text: ally@ebn.phinsolutions.com Mar 10 2017 01:36:16 Ally Financial,  
c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004

13480074 +E-mail/PDF: gcsedi@recoverycorp.com Mar 10 2017 01:28:06 Belk/GEMB, P.O. Box 960012,  
Orlando, FL 32896-0012

13480078 +E-mail/Text: bankruptcynotices@cbecompanies.com Mar 10 2017 01:37:01 CBE Group, Inc.,  
1309 Technology Parkway, Cedar Falls, IA 50613-6976

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 78

Date Rcvd: Mar 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13551181 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 10 2017 01:36:58  
COLLECTO US ASSET MANAGEMENT, INC., c/o Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-7999

13480075 +E-mail/Text: bankruptcy@capvs.com Mar 10 2017 01:37:00 Calvary Portfolio Services,  
Attention: Bankruptcy Department, 500 Summit Lake Drive, Valhalla, NY 10595-1340

13480076 +E-mail/Text: cms-bk@cms-collect.com Mar 10 2017 01:36:27 Capital Management Services, LP,  
700 Executive Center Drive, Suite 300, Greenville, SC 29615-4555

13480082 +E-mail/Text: ccusa@ccuhome.com Mar 10 2017 01:36:15 Credit Collections, USA,  
16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121

13480090 E-mail/Text: bankruptcy.notices@hdfs.com Mar 10 2017 01:37:06  
Harley-Davidson Financial Services, P.O. Box 22048, Carson City, NV 89721-2048

13516925 E-mail/Text: bknotice@crgefusa.com Mar 10 2017 01:37:03  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203

13480093 E-mail/Text: cio.bncmail@irs.gov Mar 10 2017 01:36:24 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346

13516594 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 10 2017 01:36:58 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-9617

13480098 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 10 2017 01:28:10 LVNV Funding,  
P.O. Box 740281, Houston, TX 77274-0281

13561332 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 10 2017 01:28:11  
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,  
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13480099 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 10 2017 01:36:47 Midland Funding,  
8875 Aero Drive--Suite 200, San Diego, CA 92123-2255

13480101 +E-mail/Text: eggssupportservices@eggscorp.com Mar 10 2017 01:36:56  
NCO Financial Systems, Inc., P.O. Box 17218, Department 64, Wilmington, DE 19850-7218

13551485 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2017 02:12:15  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13624116 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 10 2017 01:42:39  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

13529430 E-mail/Text: ebn@vativrecovery.com Mar 10 2017 01:36:26 Palisades Acquisition IX LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,  
PO Box 40728, Houston, TX 77240-0728

13533366 +E-mail/Text: csidl@sbcglobal.net Mar 10 2017 01:37:03 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208

13510525 E-mail/Text: bnc-quantum@quantum3group.com Mar 10 2017 01:36:30  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13486213 E-mail/PDF: rmscedi@recoverycorp.com Mar 10 2017 01:28:09  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

13480109 E-mail/PDF: cbp@onemainfinancial.com Mar 10 2017 01:28:21 Springleaf Financial Services,  
219 Walmart Drive--Suite C, Uniontown, PA 15401-8423

13480110 E-mail/Text: appebnmailbox@sprint.com Mar 10 2017 01:36:45 Sprint, P.O. Box 105243,  
Atlanta, GA 30348-5243

13493445 +E-mail/Text: BKRMailOps@weltman.com Mar 10 2017 01:36:52 Sterling Inc. dba Kay Jewelers,  
c/o Weltman, Weinberg & Reis, Co., LPA, P.O. Box 93784, Cleveland, OH 44101-5784

13495333 +E-mail/Text: ebnsterling@weltman.com Mar 10 2017 01:36:28 Sterling Jewelers, Inc.,  
d/b/a Kay Jewelers, Weltman, Weinberg & Reis, 323 West Lakeside Avenue--Suite 200,  
Cleveland, OH 44113-1085

13519856 +E-mail/Text: bncmail@w-legal.com Mar 10 2017 01:36:54 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13480115 +E-mail/Text: BankruptcyNotice@upmc.edu Mar 10 2017 01:37:06 UPMC Physician Services,  
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213  
TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Harley-Davidson Credit Corp  
cr Sterling Jewelers Inc., dba Kay Jewelers  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13495330\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit Financial Services, Inc., d/b/a GM Financial,  
P.O. Box 183853, Arlington, TX 76096)

TOTALS: 2, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 78

Date Rcvd: Mar 09, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor Harley-Davidson Credit Corp ecfmail@mwc-law.com  
Daniel R. White on behalf of Joint Debtor Cristi L. Spiker dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com  
Daniel R. White on behalf of Debtor Jeffrey L. Spiker dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Sterling Jewelers Inc., dba Kay Jewelers  
kebeck@weltman.com, jbluemle@weltman.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
William E. Craig on behalf of Creditor AmeriCredit Financial Services, Inc. dba GM Financial  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com

TOTAL: 9